✓Recorded: 5/21/2015 at 9:19:35.0 AM
Fee Amount: $31.00
Revenue Tax:
Delaware County, Iowa
DEBORAH PEYTON, RECORDER
BK: 2015 PG: 1264

[Space Above This Line For Recording Data]

After Recording Return To and Prepared by:
Ashley Oldaker
Dupaco Community Credit Union
(563) 557-1700
P.O. Box 179
Dubuque IA 52004

Subordination Agreement

(Refinance Mortgage)

Date: May 8, 2015

Property :

See Attached

Property Address: 702 Anderson St Manchester IA 52057

Subordinating Lender:

Junior Mortgage: Dupaco Community Credit Union
Date: July 1, 2009
Borrower: Kay M Routier and Dennis R Routier
Recording information: Filed July 8, 2009 refiled July 28, 2009
Book 2009 Page 2726 re-recorder Book 2009 Page 2953
Delaware County Recorder

New Lender:

Refinance Mortgage: Dupaco Community Credit Union
Date: **May 4, 2015**
Borrower: Kay M. Routier a/k/a Kay Routier and Dennis R. Routier
Note Secured by Refinance Mortgage: Dupaco Community Credit Union
Dated: **May 4, 2015**
Original principal amount: $53,790.97
Recording information: May 6, 2015
Book 2015 Page 1107

Subordinating Lender is the owner and holder of the Junior Mortgage and obligations secured by the Junior Mortgage; the Junior Mortgage is a lien on the title to the Property or an interest in that title.

For value received and to induce the New Lender to enter into the Refinance Mortgage, Subordinating Lender unconditionally subordinates its lien on, and all other rights and interests in, the title to the Property resulting from the Junior Mortgage to the lien on, and all other rights and interests in, the title to the Property resulting from the Refinance Mortgage. Subordinating Lender agrees that its lien on, and all other rights and interests in, the title to the Property resulting from the Junior Mortgage will remain subordinate to the lien on, and all other rights and interests in, the title

to the Property resulting from the Refinance Mortgage regardless of any renewal or extension of the Refinance Mortgage.

This Subordination Agreement shall be binding upon the successors and assigns of the Subordinating Lender.

When the context requires, singular nouns and pronouns include the plural.

Mortgage means mortgage, deed of trust, trust deed or other security instrument.

Subordinating Lender: Dupaco Community Credit Union

By: _____
Matthew J Dodds, Chief Operating Officer

STATE OF IOWA)
) SS:
COUNTY OF DUBUQUE)

Before me the undersigned, a Notary Public in and for the County and State aforesaid, this 29th day of January, 2014, personally appeared Matthew J Dodds, Chief Operating Officer, and acknowledges the execution of the foregoing instrument.

My Commission Expires

ANGELA M SCHULTZ
COMMISSION NUMBER 779713
MY COMMISSION EXPIRES
8/1/2016

_____
Notary Public

That part of Lot Eight (8) of the Subdivision of the Southwest Quarter (SW¼) and the South one-half (S½) of the Northwest Quarter (NW¼) of Section Twenty Eight (28), Township Eighty Nine (89) North, Range Five (5), West of the Fifth P.M., according to plat recorded in Book A Plats, Page 4, described as beginning at a point on the East line of said Lot Eight (8) that is one hundred ninety three (193) feet North of the South line of the Northwest Quarter (NW¼) of the Southwest Quarter (SW¼) of said Section Twenty Eight (28), and running thence North seventy two (72) feet, thence West to the West line of said Lot Eight (8), thence South seventy two (72) feet, thence East to the point of beginning, except the East seven and five-tenths (7.5) feet thereof.